



## DEPARTMENT OF INSURANCE

*Chuck Quackenbush, Commissioner*

# CONSUMER FACT SHEET ON AUTO BODY REPAIRS AND AUTO REPLACEMENT PARTS

## AUTO BODY REPAIR SHOPS

Under the California Insurance Code, a consumer is not required to have repairs done at an insurance company recommended auto repair shop. However, if a consumer does use an insurance company recommended repair shop, the insurance company must stand behind the repairs if your vehicle is not repaired properly.

- (1) **You have the right to choose where you take your car for auto repairs.**
- (2) **If an insurance company recommends a particular auto body shop you have the option to either take it there or take it to another auto body repair shop of your choice.**

## AUTO REPLACEMENT PARTS

State Law requires that the use of aftermarket parts must be identified on the repair invoice. Some auto body replacement parts are equal, better, or worse than Original Equipment Manufactured (OEM) parts. Consumers should take note of the following:

- (1) **Check your invoice. State law requires that the type of auto parts used in repairs must be identified on the repair invoice.** Consumers should carefully check their invoice to ensure that the auto body shop has identified each auto part as being one of the following: new, used, reconditioned, rebuilt, or an OEM crash part, or a non-OEM aftermarket crash part.
- (2) **Insurance Companies are required under the Fair Claims Settlement Practices Regulations to warrant that replacement parts are of like kind, quality, safety, fit, and performance as that of original equipment manufacturer replacement crash parts.**
- (3) **If you have questions regarding your insurance claim or if you have a dispute with your insurance company, please call the California Department of Insurance Hotline at (800)-927-HELP.**